Case 14-30861-MBK Doc 55 Filed 11/01/18 Entered 11/01/18 12:06:17 Desc Main Page 1 of 3 Document UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1(b) Case Number: Brenner, Spiller & Archer Hearing Date: Order Filed on November 1, 2018 175 Richey Ave by Clerk Collingswood, NJ 08107 U.S. Bankruptcy Court Michalistrict of New Jersey Judge: 856-963-5000 856-858-4371 Chapter: 13 Attorney for Debtor(s) In Re: Robert Bering Recommended Local Form: Followed Modified

ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (3) is hereby **ORDERED**.

DATED: November 1, 2018

Honorable Michael B. Kaplan United States Bankruptcy Judge Case 14-30861-MBK Doc 55 Filed 11/01/18 Entered 11/01/18 12:06:17 Desc Main Document Page 2 of 3

(Page 2)

Debtor:

Robert Bering

Case No:

14-30861

Caption of Order:

Order Resolving Creditor's Certification of Default

Upon consideration of creditor, SN Servicing Corporation, as servicer for US Bank Trust, N.A.'s Certification of Default, and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for cause shown, it is hereby;

ORDERED as follows:

- 1. Status of post-petition arrearages:
 - The Debtor is overdue for 12 months from 11/17/2017 to 10/17/2018.

Funds Held in Suspense \$1,390.95

Total Arrearages Due \$24,766.16

- 2. Debtor must cure all post-petition arrearages, as follows:
 - Beginning on November 1, 2018, regular monthly mortgage payments shall continue to be made in the amount of \$2,159.95.
 - The amount of \$10,000 shall be sent to the lender by 10/12/18.
 - The amount of \$5,000.00 shall be sent to the lender by 10/31/18.
 - The remaining arrears in the amount of \$9,766.16 shall be paid in 2 installments of \$4,883.08 made by 11/30/18 and 12/30/18.
- 3. In the event of Default:
 - If the Debtor fails to make any regular payment or the additional cure payment within fourteen (14) days of the date the payments are due, then the Secured Creditor may obtain an order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

Case 14-30861-MBK Doc 55 Filed 11/01/18 Entered 11/01/18 12:06:17 Desc Main Document Page 3 of 3

(Page 3)

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- 4. Award of Attorney's Fees:
 - The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00

The fees and costs are payable:

■ Through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order.

Kenneth J. Borger, Esq.

Attorney for Debtor(s)

Date:

/s/ Jonathan Schwalb, Esq.

Jonathan Schwalb

Attorney for Secured Creditor

Date: 10/19/18